

EXHIBIT V

**LENDER MORTGAGE LOAN CLOSING CERTIFICATE
(First Responder)**

LENDER: _____

MORTGAGOR NAME: _____

PROPERTY ADDRESS: _____

PARISH LOCATION OF PROPERTY: _____

DATE OF CLOSING _____, 200__

MORTGAGE LOAN AMOUNT \$ _____

The undersigned officer, duly authorized to act on and behalf of the Lender, hereby certifies and warrants to the Louisiana Housing Finance Agency (the "Issuer"), and its agents, the following:

(a) The Lender has closed a Mortgage Loan to the above referenced Mortgagor on the date, in the amount and for the property indicated above.

(b) Copies of the Mortgagor's federal income tax returns, together with supportive documentation from the Mortgagor's employer and others in the household, demonstrate that the Mortgagor's Household Size is _____ persons and the Mortgagor's Annual Household Income is \$_____.

(c) Two hundred percent (200%) of the Area Medium Income for the Parish of _____ in which the property is located is \$_____ (the "Program Income Limit"). The Mortgagor's Annual Income of \$_____ is less than or equal to the Program Income Limit.

(d) The Sales Contract evidences a purchase price of \$_____ which is within the Maximum Acquisition Cost of \$_____ for _____ unit residences within the Parish. Purchase Agreement was valid as of date of closing.

(e) By checking First Responder employee type, the Lender warrants that satisfactory evidence has been obtained to verify that the Mortgagor is a First Responder as described in the Program Notice:

FIRST RESPONDER: _____

IN WITNESS WHEREOF, I have hereunto set my hand this ____ day of _____ 20__.

Name: _____

Title: _____